UNITED STATES BANKRUPTCY COURT DISTRICT OF MINNESOTA

IN RE:

James M. Hughes Stacie S. Hughes

AFFIDAVIT OF PETITIONER

Debtors

Chapter 13, Case No. 04-33813

STATE OF

COUNTY OF

states she is authorized representative of Movant and has direct real-time access to the computer records of Movant which are maintained in the ordinary course of business and that she has read the annexed Notice of Hearing and Motion for Relief From Automatic Stay, and that it is true of her knowledge to the best of her information.

Subscribed and sworn to before me this

day of August, 2004.

Notary Public



APRIL

2385830

This indenture, made this THIRTIETH day of JAMES M. HUGHES AND STACIE S. HUGHES, HUSBAND AND WIFE

19 87 , between

RAMSEY COUNTY

Mortgagor,

MERRILL LYNCH MORTGAGE CORPORATION, ITS SUCCESSORS AND/OR ASSIGNS and

THE STATE OF NEW YORK a corporation organized and existing under the laws of Mortgagee,

FIFTY-EIGHT THOUSAND ONE HUNDRED FIFTY Witnesseth: That the Mortgagor, in consideration of the sum of Dollars (\$ 58.150.00 paid by the Mortgagee, the receipt whereof is acknowledged, does hereby grant, bargain, sell and convey unto the Mortgagee, its successors and assigns, forever, all th OSE tract(s), piece(s) or parcel(s) of land situate, lying and being in the county of RAMSEY LOT 3 IN BLOCK 2, OF LEXINGTON AVENUE ADDITION and State of Minnesota, described as follows, to wit: TO THE CITY OF ST. PAUL.

SEE ATTACHED FHA MORTGAGE RIDER

639960 DEPARTMENT OF TAXATION RAMSEY COUNTY, MINN MAY 2 8 1987

REG. TAX OF \$ 87

A GRAPPENDORF

To have and to hold the same, together with the hereditaments and appurtenances thereunto belonging or in anywise appertaining, including all gas fixtures, electric lighting fixtures, oil burning or other heating and plumbing, apparatus, all storm windows, storm doors, and vestibules, and all screen doors and window screens, cooling and refrigerating apparatus and systems. and fixtures of every nature and kind whatsoever thereunto appertaining, unto the said Mortgagee, its successors and assigns, forever.

And the Mortgagor covenants as follows: First, that he is lawfully seized of said premises in fee simple absolute; Second, that he has good right to convey the same in manner and form aforesaid; Third, that the same are free from all liens or encumbrances, whatsoever; Fourth, that the Mortgagee, its successors and assigns, shall quietly enjoy and possess the same, and that he will warrant and defend the title to the same against all lawful claims.

Provided, nevertheless, That if the Mortgagor shall well and truly pay to the Mortgages the principal sum of

FIFTY-EIGHT THOUSAND ONE HUNDRED FIFTY AND NO/100

Dollars (\$ 58.150.00 according to the terms and tenor of a certain promissory note of even date herewith, the provisions of which are incorporated herein by reference, with interest as stated therein until paid, principal and interest being payable at the office of C/O GMAC MORTGAGE CORPORATION, P.O. BOX 780, WATERLOO, IOWA 50704 or at such other place as the holder of the note may designate in writing, in monthly installments of FOUR HUNDRED FORTY-SEVEN AND 13/100

19 87 commencing on the first day of JUNE and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of MAY, 2017

and provided, that if the Mortgagor shall fully perform all conditions and covenants of this mortgage, then this indenture is to be null and void and shall be released of record at the expense of the Mortgagor, otherwise, to remain in full force and effect.

This form is used in connection with mortgages insured under sections 203(b) and (i) of the Metional Housing Act where there is a One-Time Mortgage insurance Premium payment in accordance with the regulations for those programs.

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